

FILED
6/23/25 4:40 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
Thomas John Welling and Jolie Anne Welling,) Case No. 25-21022-GLT
)
) Chapter 13
Debtor(s).)
X Related to Docket No. 17

ORDER OF COURT
(Check Boxes That Apply)

- ☐ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
4-22-2025
- ☒ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate _____
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$4203 effective 5-1-25.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-PA Department of Revenue- Cl. #2
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:

- Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or

proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: __ June 23, 2025



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

In re:
Thomas John Welling
Jolie Anne Welling
Debtors

Case No. 25-21022-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 23, 2025

User: auto
Form ID: pdf900

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Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas John Welling, Jolie Anne Welling, 221 Stevens Court, Washington, PA 15301-6840
16525336	+ Burgman Chiropractic Clinic, 4050 Washington Road, Canonsburg, PA 15317-2557
16525339	+ CMC/ Canonsburgh Hospital, Foster Plaza, Building 7, 661 Anderson Dr, Suite 110, Pittsburgh, PA 15220-2700
16525340	+ Collection Service Center/Advanced Surg, 839 Fifth Avenue, New Kensington, PA 15068-6303
16525341	+ Collection Service Center/Greater Wash R, 839 Fifth Avenue, New Kensington, PA 15068-6303
16525348	+ Dr. Cynthia B. Hatfield, DPM, 40 Wilson Avenue, Washington, PA 15301-3335
16525349	+ First Credit / UPMC, P.O. Box 631271, Cincinnati, OH 45263-1271
16525351	+ Greater Washington Radiologist, P.O. Box 951847, Cleveland, OH 44193-0020
16525355	+ Keystone Collections / S Strabane Twp, 546 Wendel Road, Irwin, PA 15642-7539
16525357	+ Lvnv Funding/Resurgent Capital / Paypal, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16525363	+ PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
16525364	+ PenFed Gold, 7940 Jones Branch Drive, Mc Lean, VA 22102-3381
16525367	+ Phoenix Financial / AHN Emergency Group, 11100 USA Parkway, Suite B-100, Fishers, IN 46037-9256
16525370	+ Recoveri/US Acute Care Solutions, 3400 Texoma Parkway, Suite 200, Sherman, TX 75090-1916
16537117	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
16525372	+ Security Credit Services / PenFed, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
16525373	+ South Strabane Township, 900 Main Street, Bentleyville, PA 15314-1162
16525374	+ Spring Oaks Capital, Llc / Mercury, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327-1216
16525375	+ St Clair Medical Services, P.O. Box 1870, Cary, NC 27512-1870
16525385	+ TD Bank USA, NA., Patenaude & Felix, 501 Corporate Dr., Suite 205, Canonsburg, PA 15317-8584
16525386	+ The Bureaus Inc / Capital One / Walmart, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
16525388	+ UPMC Primary Care / Dr. Divella, 1001 Waterdam Plaza Drive, McMurray, PA 15317-2466
16525391	+ Vujevich Dermatatology Assoc., 100 North Wren Drive, Pittsburgh, PA 15243-1248
16525393	+ Washington Health System, P.O. Box 16243, Pittsburgh, PA 15242-0243
16525392	+ Washington Health System, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16525332	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 24 2025 00:30:19	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16525333	+ Email/Text: ally@ebn.phinsolutions.com	Jun 24 2025 00:16:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16539402	Email/PDF: bncnotices@becket-lee.com	Jun 24 2025 00:29:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16525335	+ Email/PDF: bncnotices@becket-lee.com	Jun 24 2025 00:30:20	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16525334	+ Email/PDF: bncnotices@becket-lee.com	Jun 24 2025 00:30:10	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

District/off: 0315-2

User: auto

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16525344	Email/Text: correspondence@credit-control.com	Jun 24 2025 00:16:00	Credit Control, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
16525337	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 24 2025 00:40:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16525338	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 24 2025 00:30:08	Capital One / Kohls, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16525342	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2025 00:17:00	Comenity / Ann Taylor, P.O. Box 650964, Dallas, TX 75265-0964
16525343	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2025 00:17:00	Comenity Bank/Victoria Secret, Po Box 659728, San Antonio, TX 78265
16525345	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 24 2025 00:17:00	Credit Management/UPMC, 2121 Noblestown Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
16525346	+ Email/Text: INFO@DCPWV.COM	Jun 24 2025 00:16:00	Debt Collection Partners, Wes Mon Bld 2, 11 Commerce Dr., Suite 208, Morgantown, WV 26501-3858
16529472	Email/Text: mrdiscen@discover.com	Jun 24 2025 00:16:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16525347	+ Email/Text: mrdiscen@discover.com	Jun 24 2025 00:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16525350	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 24 2025 00:16:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
16525352	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 24 2025 00:16:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
16543027	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 24 2025 00:17:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
16525356	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 24 2025 00:40:36	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
16527575	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2025 00:29:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16525358	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2025 00:30:10	Lvnv Funding/Resurgent Capital / Sephora, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16533617	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 24 2025 00:30:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16525362	Email/Text: ml-ebn@missionlane.com	Jun 24 2025 00:16:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16525359	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 24 2025 00:29:52	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
16525360	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 00:17:00	Midland Credit Management, Comenity Bread Rewards, P.O. Box 2121, Warren, MI 48090-2121
16525361	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 00:17:00	Midland Credit Mgmt., 350 Camino De La Reinh, Suite 100, San Diego, CA 92108-3007
16526981	+ Email/PDF: cbp@omf.com	Jun 24 2025 00:29:52	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
16525368	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2025 00:16:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
16531158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2025 00:40:36	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
16527380	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2025 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

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16546068	+ Email/PDF: ebnotices@pnmac.com	Jun 24 2025 00:30:19	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
16525365	+ Email/PDF: ebnotices@pnmac.com	Jun 24 2025 00:30:10	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16525366	+ Email/Text: bkrgeneric@penfed.org	Jun 24 2025 00:16:00	Pentagon Federal Credit Union, Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557
16545797	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2025 00:17:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
16527918	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2025 00:17:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
16525369	^ MEBN	Jun 24 2025 00:11:05	Quest Diagnostics, P.O. Box 825, South Windsor, CT 06074-0825
16525371	+ Email/Text: cs@securitycreditservicesllc.com	Jun 24 2025 00:16:00	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
16525376	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:30:10	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16525377	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:40:40	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16525378	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:29:52	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16525379	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:30:06	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16525380	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:29:53	Synchrony Bank/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16525381	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:29:54	Synchrony Bank/Venmo, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
16525382	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 00:30:16	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
16525383	+ Email/Text: bncmail@w-legal.com	Jun 24 2025 00:17:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
16525384	+ Email/Text: bncmail@w-legal.com	Jun 24 2025 00:17:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
16531025	+ Email/Text: Bankruptcy@keystonecollects.com	Jun 24 2025 00:16:00	Trinity Area School District, South Strabane Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
16525387	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 24 2025 00:17:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
16525389	^ MEBN	Jun 24 2025 00:10:49	US Acute Care, Canonsburg Hospital AHN, P.O. Box 9820, Pompano Beach, FL 33075-0820
16525390	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 24 2025 00:17:00	Us Bk Cacs, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
16525394	+ Email/PDF: cbp@omf.com	Jun 24 2025 00:30:08	WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 50

District/off: 0315-2

User: auto

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Total Noticed: 75

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16525354	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Attn: Daniel Werfel, Commisioner, 1111 Constitution Ave NW, Washington, DC 20224
16525353	*+	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Thomas John Welling ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Jolie Anne Welling ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Jolie Anne Welling lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Thomas John Welling lowdenscott@gmail.com

TOTAL: 7